

Information to identify the case:

Debtor 1	Erica E. Gromes	Social Security number or ITIN	xxx-xx-0044
	First Name Middle Name Last Name	EIN	--_-----
Debtor 2		Social Security number or ITIN	-----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--_-----
United States Bankruptcy Court District of New Jersey			
Case number: 20-18342-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Erica E. Gromes

10/16/20

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Erica E. Gromes
Debtor(s)

Case No. 20-18342-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3
Date Rcvd: Oct 16, 2020

User: admin
Form ID: 318

Page 1 of 3
Total Noticed: 37

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 18, 2020:

Recip ID	Recipient Name and Address
db	+ Erica E. Gromes, 39 Unwin Drive, Hamilton, NJ 08610-1719
518889043	Bank of America, c/o KML Law Group, P.C., 216 Haddon Avenue, Westmont, NJ 08108
518889045	+ Berg & Pearson, P.C., 20000 Horizon Way, Suite 500, Mount Laurel, NJ 08054-4321
518889046	Bureau of Accounts Control, PO Box 538, Howell, NJ 07731-0538
518889052	Chrysler Capital, P.O. Box 660335, Dallas, TX 75266-0335
518889051	Chrysler Capital, P.O. Box 660647, Dallas, TX 75266-0647
518889062	#+ KML Law Group, 216 Haddon Avenue, Suite 406, Collingswood, NJ 08108-2812
518889064	+ LendingClub, Attn: Bankruptcy, 595 Market St, Ste 200, San Francisco, CA 94105-2807
518889066	Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
518889073	+ Princeton Orthopaedic Associates, 325 Princeton Avenue, Princeton, NJ 08540-1617
518889079	Trans-Continental Credit & Collection Co, P.O. Box 8500-1576, Philadelphia, PA 19178-1576
518889081	+ United Collection Bureau, 5620 Southwyck Blvd., Suite 206, Toledo, OH 43614-1501

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Oct 16 2020 21:59:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Oct 16 2020 21:59:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: CHRM.COM	Oct 17 2020 01:53:00	Santander Consumer USA Inc., d/b/a Chrysler Capita, P.O. Box 961275, Fort Worth, TX 76161-0275
518889044	+ EDI: TSYS2.COM	Oct 17 2020 01:53:00	Barclays Bank Delaware, Attn: Correspondence, Po Box 8801, Wilmington, DE 19899-8801
518889047	Email/Text: cms-bk@cms-collect.com	Oct 16 2020 21:58:00	Capital Management Services, LP, 698 1/2 South Ogden Street, Buffalo, NY 14206-2317
518889048	+ EDI: CAPITALONE.COM	Oct 17 2020 01:48:00	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518889050	+ Email/Text: BKBCNMAIL@carringtonms.com	Oct 16 2020 21:57:00	Carrington Mortgage Services, ATTN: Bankruptcy, P.O. Box 3730, Anaheim, CA 92803-3730
518889053	+ EDI: CITICORP.COM	Oct 17 2020 01:53:00	Citibank North America, Citibank Corp/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034

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518889054	+ EDI: WFNNB.COM	Oct 17 2020 01:53:00	Comenity Bank/Victoria Secret, Attn: Bankruptcy, Po Box 182125, Columbus, OH 43218-2125
518889055	+ Email/PDF: creditonebknotifications@resurgent.com	Oct 16 2020 22:25:11	Credit One Bank, Attn: Bankruptcy Department, Po Box 98873, Las Vegas, NV 89193-8873
518889056	EDI: CITICORP.COM	Oct 17 2020 01:53:00	Department Store National Bank/Macy's, Attn: Bankruptcy, 9111 Duke Boulevard, Mason, OH 45040
518889057	Email/Text: bknotice@ercbpo.com	Oct 16 2020 21:59:00	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
518889059	+ EDI: FSAE.COM	Oct 17 2020 01:53:00	Firstsource, 205 Bryant Woods South, Amherst, NY 14228-3609
518889060	+ EDI: PHINGENESIS	Oct 17 2020 01:53:00	Genesis Bc/Celtic Bank, Attn: Bankruptcy, Po Box 4477, Beaverton, OR 97076-4401
518889061	+ EDI: IIC9.COM	Oct 17 2020 01:53:00	I.c. System, Inc, Po Box 64378, Saint Paul, MN 55164-0378
518889063	+ Email/Text: PBNCNotifications@peritussservices.com	Oct 16 2020 21:57:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
518889068	Email/Text: ml-ebn@missionlane.com	Oct 16 2020 21:57:00	Mission Lane/bsb, 101 2nd St Ste 350, San Francisco, CA 94105
518889065	+ Email/PDF: MerrickBKNotifications@Resurgent.com	Oct 16 2020 22:25:38	Merrick Bank/CardWorks, Attn: Bankruptcy, Po Box 9201, Old Bethpage, NY 11804-9001
518889069	+ Email/Text: bankruptcy@onlineis.com	Oct 16 2020 22:00:00	Online Collections, Attn: Bankruptcy, Po Box 1489, Winterville, NC 28590-1489
518889070	EDI: PRA.COM	Oct 17 2020 01:53:00	Portfolio Recovery Associates LLC, P.O.Box 12914, Norfolk, VA 23541
518889613	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
518889075	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 956060, Orlando, FL 32896-0001
518889076	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
518889077	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Synchrony Bank/Care Credit, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
518889078	+ EDI: RMSC.COM	Oct 17 2020 01:48:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060

TOTAL: 25

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
518889049	*+	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
518889058	*	ERC, P.O. Box 23870, Jacksonville, FL 32241-3870
518889067	*	Midland Credit Management, Inc., P.O. Box 301030, Los Angeles, CA 90030-1030
518889071	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates LLC, P.O.Box 12914, Norfolk, VA 23541
518889072	*P++	PORTFOLIO RECOVERY ASSOCIATES LLC, PO BOX 41067, NORFOLK VA 23541-1067, address filed with court; Portfolio Recovery Associates LLC, P.O.Box 12914, Norfolk, VA 23541
518889080	*	Trans-Continental Credit & Collection Co, P.O. Box 8500-1576, Philadelphia, PA 19178-1576
518889074	##+	Sunrun, 1515 Arapahoe Street, Tower 2, Suite 600, Denver, CO 80202-3105

TOTAL: 0 Undeliverable, 6 Duplicate, 1 Out of date forwarding address

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NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on October 16, 2020 at the address(es) listed below:

Name	Email Address
Daniel E. Straffi	bktrustee@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.axosfs.com
Daniel E. Straffi	on behalf of Trustee Daniel E. Straffi bktrustee@straffilaw.com G25938@notify.cincompass.com;familyclient@straffilaw.com;bktrustee@straffilaw.com;dstraffi@ecf.axosfs.com
Denise E. Carlon	on behalf of Creditor BANK OF AMERICA N.A. dcarlon@kmlawgroup.com, bkgroup@kmlawgroup.com
John R. Morton, Jr.	on behalf of Creditor Santander Consumer USA Inc. d/b/a Chrysler Capital as servicer for CCAP Auto Lease Ltd. ecfmail@mortoncraig.com, mortoncraigecef@gmail.com
Kevin C. Fayette	on behalf of Debtor Erica E. Gromes kfayette@kevinfayette.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov

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